

S. 472. A bill to amend title XVIII of the Social Security Act to provide certain medicare beneficiaries with an exemption to the financial limitations imposed on physical, speech-language pathology, and occupational therapy services under part B of the medicare program, and for other purposes; to the Committee on Finance.

By Mr. SCHUMER (for himself and Mr. MOYNIHAN):

S. 473. A bill to amend the Internal Revenue Code of 1986 to make higher education more affordable by providing a full tax deduction for higher education expenses and interest on student loans; to the Committee on Finance.

By Mr. SCHUMER:

S. 474. A bill to amend the Internal Revenue Code of 1986 to provide a deduction for contributions to education individual retirement accounts, and for other purposes; to the Committee on Finance.

S. 475. A bill to amend the Higher Education Act of 1965 to increase the amount of loan forgiveness for teachers; to the Committee on Health, Education, Labor, and Pensions.

S. 476. A bill to enhance and protect retirement savings; to the Committee on Finance.

S. 477. A bill to enhance competition among airlines and reduce airfares, and for other purposes; to the Committee on Commerce, Science, and Transportation.

S. 478. A bill to amend the Internal Revenue Code of 1986 to provide a credit for the purchase of a principle residence within an empowerment zone or enterprise community by a first-time homebuyer; to the Committee on Finance.

S. 479. A bill to amend title XXVII of the Public Health Service Act and other laws to assure the rights of enrollees under managed care plans; to the Committee on Health, Education, Labor, and Pensions.

S. 480. A bill to amend the Truth in Lending Act to protect consumers from certain unreasonable practices of creditors which result in higher fees or rates of interest for credit card holders, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

S. 481. A bill to increase penalties and strengthen enforcement of environmental crimes, and for other purposes; to the Committee on the Judiciary.

By Mr. ABRAHAM (for himself, Mr. LOTT, Mr. ASHCROFT, Mr. HELMS, Mr. INHOFE, Mr. BUNNING, Mr. DEWINE, Mr. COCHRAN, and Mr. MACK):

S. 482. A bill to amend the Internal Revenue Code of 1986 to repeal the increase in the tax on the social security benefits; to the Committee on Finance.

By Ms. SNOWE (for herself, Mr. GRAHAM, and Mr. VOINOVICH):

S. 483. A bill to amend the Congressional Budget and Impoundment Control Act of 1974 to limit consideration of nonemergency matters in emergency legislation and permit matter that is extraneous to emergencies to be stricken as provided in the Byrd rule; to the Committee on the Budget and the Committee on Governmental Affairs, jointly, pursuant to the order of August 4 1977, with instructions that if one committee reports, the other committee have thirty days to report or be discharged.

By Mr. CAMPBELL:

S. 484. A bill to provide for the granting of refugee status in the United States to nationals of certain foreign countries in which American Vietnam War POW/MIAs or American Korean War POW/MIAs may be present, if those nationals assist in the return to the United States of those POW/MIAs alive; to the Committee on the Judiciary.

By Mr. MCCAIN:

S. 485. A bill to provide for the disposition of unoccupied and substandard multifamily

housing projects owned by the Secretary of Housing and Urban Development; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. ASHCROFT (for himself, Mr. DEWINE, Mr. BOND, and Mr. ENZI):

S. 486. A bill to provide for the punishment of methamphetamine laboratory operators, provide additional resources to combat methamphetamine production, trafficking, and abuse in the United States, and for other purposes; to the Committee on the Judiciary.

By Mr. GRAMS (for himself and Mr. ASHCROFT):

S. 487. A bill to amend the Internal Revenue Code of 1986 to provide additional retirement savings opportunities for small employers, including self-employed individuals; to the Committee on Finance.

By Mr. GRAMS:

S. 488. A bill to amend the Internal Revenue Code of 1986 to repeal the taxation of social security benefits; to the Committee on Finance.

S. 489. A bill to provide an automatic tax rebate when the Federal tax burden grows faster than the personal income of working Americans, and for other purposes; to the Committee on Finance.

S. 490. A bill to amend the Internal Revenue Code of 1986 to provide that the conducting of certain games of chance shall not be treated as an unrelated trade or business; to the Committee on Finance.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. SPECTER (for himself, Mr. BIDEN, Mr. ABRAHAM, Mrs. BOXER, Mr. COCHRAN, Mr. BREAUX, Mr. DODD, Mr. DEWINE, Mr. DURBIN, Mr. DOMENICI, Mr. EDWARDS, Mr. FITZGERALD, Mrs. FEINSTEIN, Mr. GRASSLEY, Mr. HOLLINGS, Mr. GREGG, Mr. INOUE, Mr. HAGEL, Mr. KENNEDY, Mr. LUGAR, Mr. KERREY, Mr. MURKOWSKI, Mr. KERRY, Mr. ROTH, Mr. KOHL, Mr. SESSIONS, Mr. LAUTENBERG, Mr. SHELBY, Mr. LEVIN, Mr. SMITH of New Hampshire, Mr. LIEBERMAN, Mr. SMITH of Oregon, Ms. MIKULSKI, Ms. SNOWE, Mr. MOYNIHAN, Mr. STEVENS, Mrs. MURRAY, Mr. THOMAS, Mr. REED, Mr. THOMPSON, Mr. REID, Mr. WARNER, Mr. ROBB, Mrs. HUTCHISON, Mr. ROCKEFELLER, Mr. HATCH, Mr. SARBANES, Mr. SCHUMER, and Mr. TORRICELLI):

S. Res. 50. A resolution designating March 25, 1999, as "Greek Independence Day: A Day of Celebration of Greek and American Democracy"; to the Committee on the Judiciary.

By Mr. MCCONNELL:

S. Res. 51. An original resolution providing for members on the part of the Senate of the Joint Committee on Printing and the Joint Committee on the Library; from the Committee on Rules and Administration; placed on the calendar.

S. Res. 52. An original resolution to authorize the printing of a collection of the rules of the committees of the Senate; from the Committee on Rules and Administration; placed on the calendar.

By Mr. HUTCHINSON (for himself, Mr. BUNNING, Mr. SPECTER, Mrs. FEINSTEIN, Mr. MCCONNELL, Mr. SESSIONS, Mr. ASHCROFT, Mr. DEWINE, Mr. JEFFORDS, Mr. HELMS, Mr. DORGAN, Mr. MURKOWSKI, Mr. ABRAHAM, Mr.

COVERDELL, Mr. GRAMS, Mr. THURMOND, Mr. ENZI, Mr. WELLSTONE, Mr. HATCH, Mr. BROWNBACK, Mr. REID, Mr. ROBB, Mr. BIDEN, Mrs. HUTCHISON, Mr. CONRAD, Mr. KENNEDY, Mr. BINGAMAN, Mr. BAUCUS, Mr. JOHNSON, Mr. EDWARDS, Mr. LEVIN, Mr. SARBANES, Mr. BURNS, Mr. CLELAND, Mr. REED, Mr. DASCHLE, Mr. CAMPBELL, Mr. LAUTENBERG, Mrs. BOXER, Mr. KOHL, Ms. LANDRIEU, Mr. KERREY, Ms. COLLINS, Ms. MIKULSKI, Mrs. LINCOLN, and Mr. LIEBERMAN):

S. Res. 53. A resolution to designate March 24, 1999, as "National School Violence Victims' Memorial Day"; to the Committee on the Judiciary.

By Mr. FEINGOLD (for himself, Mr. FRIST, Mr. BIDEN, Mr. JEFFORDS, Mr. WELLSTONE, and Mrs. FEINSTEIN):

S. Res. 54. A resolution condemning the escalating violence, the gross violation of human rights and attacks against civilians, and the attempt to overthrow a democratically elected government in Sierra Leone; to the Committee on Foreign Relations.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. JEFFORDS:

S. 466. A bill to provide that "Know Your Customer" regulations proposed by the Federal banking agencies may not take effect unless such regulations are specifically authorized by a subsequent Act of Congress, to require a comprehensive study and report to the Congress on various economic and privacy issues raised by the proposed regulations, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

THE FINANCIAL INSTITUTIONS PRIVACY ACT OF 1999

Mr. JEFFORDS. Mr. President, I rise today to introduce the "American Financial Institutions Privacy Act of 1999." This legislation will delay the implementation of the "Know Your Customer" regulations proposed by the federal banking agencies. Additionally, this legislation would require these agencies to perform a comprehensive study, to be submitted to Congress in 180 days, on the privacy, freedom of association and economic issues implicated by these regulations. Only with Congressional authorization will these regulations be allowed to take effect.

These regulations mandate that banks identify each customer, find out the normal source and use of his or her funds and then watch transactions in the account to see if they deviate from "normal" and "expected" patterns. If the unexpected transactions seem "suspicious" banks are required under current law to report them to the Suspicious Activity Reporting System, a federal database that can be searched by the Internal Revenue Service, bank regulators, the FBI and other federal agencies.

Mr. President, I have heard from my constituents expressing great concern over the privacy implications of these regulations, and I think a resolution recently adopted by the Vermont House best expresses the concerns of Vermonters. The resolution states,